



Still Serving in Korea



Newsletter 2001-4

The newsletter for U.S. military retirees in the Republic of Korea

Oct-Dec 2001

Medical Care Matters

IMPORTANT: TRICARE Plus

The Retiree Activities Office provided a retiree mailing list to the 18th MEDCOM TRICARE office at Yongsan. The mailing list will be used to provide information on TRICARE Plus to all Korea retirees who receive this retiree newsletter. This is a very important program for retirees in Korea and for all the medical facilities. You will be asked to sign up for TRICARE Plus and I encourage you to sign up at your earliest opportunity. There are three reasons to do this:

- 1) It's free.
- 2) It gives you a higher priority for medical care than space available.
- 3) It allows the medical organizations to count retirees and their dependents as part of the care population. The care population is the number that is used to determine the size of the medical staff (primarily doctors) needed to care for us.

In the retiree newsletter of December 2000, the Director's Corner addressed the issue of space available medical care under the title, *The Ghosts of Korea*. TRICARE Plus is a major step forward in achieving parity of medical care for overseas retirees. Shortly after I signed up for TRICARE Plus, I received TRICARE Overseas

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Still Serving in Korea is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

Pay Matters

Benefits to Increase 2.6%

All benefits received by military retirees including military retired pay, Veterans Administration disability pay, Social Security disability and retirement and civil service retirement will increase by 2.6% effective Dec 1. Increases will be seen in payments received in January.

Benefits for widows will also increase by 2.6%

Osan AB Retiree Activities Office

Wisconsin Cancels Tax on Retired Pay

Starting Jan 1, 2002, military retirement pay will no longer be taxed by Wisconsin. If you are a Wisconsin resident and have been paying state tax, you will still have to pay tax on military retired pay for the 2001 tax year. Other uniformed services benefiting from the exemption include the U.S. Coast Guard, the commissioned corps of the National Oceanic and Atmospheric Administration, and the commissioned corps of the Public Health Service.

Wisconsin residents seeking more information can log onto the Department of Revenue web site at www.dor.state.wi.us.

Wisconsin Tax Bulletin 126, Sep 2001

Concurrent Receipt Decision Still Pending

House and Senate Armed Services Committee conferees are not quite finished with deliberations on the FY 2002 Defense bill and have now departed on Thanksgiving break. Deliberations will resume next week.

Both the House and Senate included language in their respective versions of the FY 2002 defense bill that would authorize concurrent receipt of retired pay and VA disability compensation. TROA, The Military Coalition and other military and veterans groups have pushed hard in these final hours to convince conferees to adopt the Senate version of the FY 2002 defense bill, which would end the disability offset to retired pay as of Oct. 1, 2002. The House provision would make the change contingent on the Administration identifying necessary funding.

The Retired Officers Association Legislative Update, Nov 21

Administration Opposes Key Retiree Initiatives

As the House/Senate conference to decide final action on the FY2002 Defense Authorization Act was getting underway, the Department of Defense (DoD) sent Armed

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Prime ID cards for my wife and me. Now when I go to the hospital, I show my retired ID card and my TRICARE ID card. A limitation of TRICARE Plus is that it applies only to the one medical facility where you receive your primary care. If you go to another facility, you are seen on a space available basis, except if you are referred from your primary treatment facility.

Please take the time to sign up for TRICARE Plus when it is offered. It will help us all to make our excellent medical care even better.

Osan AB Retiree Activities Office

TRICARE for Life System Glitch

(Note: A number of age 65 and over retirees reported to the Retiree Activities Office that they had not received their TRICARE for Life package mailed in September. The list of retirees' names was provided to the Yongsan TRICARE office for action. The article below addresses the likely reason why the packages were not received.)

A paperwork error caused the names of some 195,000 TRICARE for Life (TFL) beneficiaries to not be provided to Medicare claims processors to allow for automatic claims processing.

Steve Lillie, TRICARE's director of over-65 benefits, said the names of roughly 13 percent of eligible TFL beneficiaries didn't get "matched up" with their files in the Medicare rolls. He said they're still eligible for benefits, but they may have to take one extra step for the time being: They may have to file TRICARE claims themselves if they received care after Oct. 1 and the provider sends a bill for what remains after Medicare has paid its share.

Two specific groups were affected by this problem. The smaller group includes about 10,600 survivors of people who died on active duty.

The rest are people who updated their Medicare status in the Defense Eligibility Enrollment Reporting System (DEERS) themselves. Lillie explained that DEERS is the way DoD keeps track of who is eligible for what benefits. DEERS and Medicare exchanged data in July so that all the people eligible for TFL would be listed as such in the Medicare databases.

"People who had updated their information ... with the best of intentions accidentally got left out of the submission to Medicare," Lillie said. Apparently these names weren't sent to Medicare to crosscheck for eligibility because DEERS had already verified their Medicare enrollment status, he said.

The problem will be resolved by Dec 1. All claims submitted to Medicare after Dec 1 – even for care received before Dec 1 – will automatically be forwarded to

TRICARE, he said. On the other hand, healthcare claims won't go to TRICARE automatically if providers submit them from Oct 1 up until the problem is corrected, he added.

TRICARE officials noticed the problem in mid-October during a routine overview of the program and immediately took steps to correct it. Defense Department officials are also discussing the matter with officials from the American Medical Association to determine if there's a way to make healthcare providers aware of the temporary situation.

"The key emphasis is it's a temporary glitch. The claim will be paid," Lillie said. "It's not what we wanted to happen, but we anticipated a few problems with start up. This happens to have affected more people than we would have liked. But it will be fixed pretty quickly." [Source: American Forces Press Service, Nov 9]

Air Force Retiree News, Nov 10

TRICARE for Life Eligibility

There are five criteria for TRICARE for Life (TFL) eligibility. The person must be:

- Otherwise eligible for TRICARE; that is, entitled to military retired, retainer or equivalent pay or be the spouse, widow(er) or one of certain former spouses of such a retiree.
- 65 or older.
- Entitled to Medicare.
- Enrolled in Medicare Parts A and B.
- Properly registered in the Defense Eligibility and Enrollment Reporting system (DEERS).

Anyone who met all five criteria was eligible for TFL when the program began Oct 1, 2001. Anyone not meeting all five criteria is not eligible until all criteria are met. You do not have to "sign up." Eligibility is automatic if you meet the five criteria inclusive of having accurate and up-to-date DEERS registration.

The only cost for TFL is the Medicare Part B premium required by law. That is now \$54 a month, subtracted from your Social Security check. Medicare will not pay for care in certain circumstances. When Medicare benefits have been exhausted for an extended hospital stay or when you receive medical care overseas only TRICARE will provide coverage. In those rare cases, claims will be subject to the usual TRICARE deductibles and copayments. As Medicare has no outpatient prescription benefit, the TRICARE Senior Pharmacy Plan also requires a nominal copayment, but there is no TRICARE deductible charged under that plan. If you receive care that is covered by Medicare but not TRICARE, such as chiropractic care, TRICARE will not pay. You would be responsible for all Medicare deductibles and copayments.

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Services Committee leaders a letter formally objecting to the Senate's proposal to end the disability offset to military retired pay and to a House proposal that would prohibit the Administration from forcing military retirees to choose between using military or veterans health care programs.

We're disappointed but not surprised at this turn of events, since the Administration has made no secret of its opposition to any change in the law that requires disabled retirees to forfeit a dollar of their earned retired pay for each dollar received in VA disability compensation. Earlier this year, the President's budget included a proposal to compel military retirees who are eligible for both military and VA care to give up one or the other. The Senate bill has no similar measure.

The DoD letter claimed that eliminating the disability offset would "allow retired military personnel to receive multiple payments for their military service". DoD argues that Congress only intended that "military retirees with service-connected disabilities should receive no less than a veteran with disabilities who is not a retired member. This interaction allows a retiree to choose the larger of the two entitlements, provided he/she waives military retired pay on a dollar-for-dollar basis."

In essence, DoD asserts the two compensations are substitutable. This refuses to recognize any fundamental right to receive retired pay earned by decades of service if a retiree has the misfortune to become disabled, or that the government owes anything additional (beyond a modest tax break) to a retiree who also becomes disabled from a service-connected cause. We cannot agree, and Congress shouldn't either.

The Retired Officers Association Legislative Update, Nov 3

Ruling Delays Special Disability Pay for Some Retirees

A provision in last year's (FY 2001) defense authorization act extends eligibility for a \$100 to \$300 monthly "special compensation" for members who served 20 or more years and were medically retired with a 70% disability or higher, effective October 1, 2001. But a recent Defense Department legal ruling that such members also must have a current Veterans Administration (VA) disability rating to qualify for the special compensation will delay payments for some of the new eligibles.

The problem is that some members who receive high disability ratings from their parent service don't apply to the VA for disability compensation, since their retired pay (which would be reduced by any amount of VA disability compensation under current law) already is not subject to income tax. For these members to receive the special compensation they are entitled to, they will have to be notified of the problem, apply to the VA, and wait several months or longer for determination of the VA rating. In the meantime, they will not receive the special

compensation Congress authorized to begin on Oct. 1, 2001. If the VA makes the rating retroactive, as often happens, qualifying members would get retroactive special compensation.

The Retired Officers Association Legislative Update, Nov 3

VA Pays One-Time Benefit Catch-Up

Because of an error in the calculation of the 1999 Consumer Price Index, the Department of Veterans Affairs is sending a one-time separate payment to beneficiaries that were underpaid. Payments, due to arrive by November, will run from \$36 to \$180, depending upon the monthly benefit rate being received. However, beneficiaries whose rates were below \$40 during 2000 and beneficiaries who received only Section 306 or Old Law pension during 2000 will not receive the one-time payment. For more information, call (800) 827-1000.

Armed Forces News, Nov 2

1099-R Forms

The 1099-R forms for tax year 2001 will be mailed to the home address on file with the Defense Finance and Accounting Service (DFAS) by January 15, 2002 to all DoD military retirees and annuitants. Former spouses who receive pay as a result of a court-ordered division of community property will also be receiving 1099-Rs. Retirees in a non-pay status, such as those receiving a full VA waiver or a full Civil Service waiver, will not receive a 1099-R.

[Note: Korea retirees who do not receive their 1099-R should contact the Osan AB Retiree Activities Office, 784-1441, or e-mail retact@osan.af.mil.] Be prepared to provide your social security number, date of retirement, if you are a recent retiree and your current mailing address. You can expect to receive the reissued 1099-R approximately seven working days after your initial request. [Source: NAUS Weekly Update 9 November 2001]

RAO Baguio, Nov 27

Medicare Rates to Rise Next Year

The Department of Health and Human Services (HHS) has announced rate hikes for Medicare premiums, deductibles, and coinsurance amounts effective January 1, 2002.

*Medicare Part A -- inpatient (hospital), skilled nursing, hospice care and some home health care -- the beneficiary deductible increases to \$812, from the current \$792.

*Medicare Part B -- physician services, ambulatory care and other services -- increases to \$54 per month from the current \$50 per month in 2001. ■

The Retired Officers Association Legislative Update, Oct 26

The best minds are not in government. If they were, business would hire them away.

Ronald Reagan

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Spouses will normally become eligible for TFL at different times because of the differences in their ages. Because a person has to be 65 or older to be eligible, the older, Medicare-eligible spouse will become eligible for TFL at age 65, while the younger spouse will remain covered by ordinary TRICARE until turning age 65 and becoming Medicare eligible. Eligibility of one spouse is not affected by the death of the other. If the sponsor dies the surviving spouse still has full eligibility rights unless that spouse remarries a non-uniformed service sponsor.

By federal law Medicare may not pay for medical care received outside the United States and its possessions. When you travel or live overseas only the TRICARE portion of TFL is applicable. TRICARE covers its beneficiaries all the time any place in the world, but its claims are subject to the fiscal year deductible (\$150 per person; \$300 maximum per family) and a 25 percent cost share of the amount allowed on claims. The Medicare portion of the TFL is dormant. You may want to consider buying a short-term TRICARE supplement when you travel outside the United States.

There are no plans at this time to reissue retirees' ID cards. DEERS will verify eligibility. Each TFL beneficiary has received or should have received, if their DEERS registration was up-to-date, a TFL information packet, including a wallet-sized card to present to health-care providers. The card explains TFL and payment procedures and provides phone numbers the provider may use for verification of eligibility or other information. A person who is eligible or about to become eligible for TFL and who did not receive one of the information packets and the wallet card should call toll-free (888) 363-5433. Additional info is available at the TRICARE web site <http://www.TRICARE.osd.mil/tfl/>. [Source: Navy Times, Oct 1]

RAO Baguio, Nov 20

Korean Medical Insurance for Foreigners

In July 1999, the Korean Medical Insurance program was opened to foreigners for enrollment. This insurance covers 60% of medical care costs. When used together with TRICARE Standard or TRICARE for Life, the costs of medical care is almost completely covered.

In one example, a retiree who was hospitalized in a Korean hospital for over a year incurred medical costs of more than \$100,000. Nearly all costs were covered by insurance.

Is there a catch? Yes, there is a catch. If you want to enroll in the Korean Medical Insurance, you must pay premiums back to July 1999. Currently, this would amount to more than \$2,000. Is it worth it? You decide. Is it easier to come up with \$2,000 (or \$2,500 or \$3,000) now, or thousands of dollars more in TRICARE co-pay after you get sick?

The RAO is interested in talking with retirees who have had experiences (good or bad) with the Korean Medical Insurance system.

Osan AB Retiree Activities Office

Reduced Catastrophic Benefits Funds Expected

Funds are expected to become available about Dec 1 to reimburse beneficiaries whose out of pocket TRICARE expenses (from Oct. 1, 2000 to Sept. 30, 2001) were between \$3,000 and \$7,500.

The National Defense Authorization Act (NDAA) lowered the annual catastrophic cap (the maximum out-of-pocket expense for TRICARE covered medical bills in a fiscal year) for retirees and their families. The cap was reduced from \$7,500 per family to \$3,000. However, DoD was unable to implement the change on time because there was no funding to pay for it.

DoD reported that beneficiaries who had out-of-pocket expenses up to the old \$7,500 cap between Oct 1, 2000 and Sept 30, 2001 would be reimbursed when funds became available. Congress included the funding in a supplemental package that was signed into law on July 24, 2001 (PL 107-20). Now DoD and the TRICARE contractors are in the process of tracking down who is affected by the cap to pay them refunds.

An earlier Air Force Retiree News Service release urged beneficiaries to save receipts. Now, however, officials say members should not have to apply or resubmit any claims, as the refunds should be automatic. But, beneficiaries can request a refund of the excess above \$3,000 up to \$7,500 for the noted period by contacting their local TRICARE Service Center. For the future, the \$3,000 retiree catastrophic cap will kick in automatically.

For more information on the catastrophic cap benefit you can call toll free 888-DoD-LIFE (888-363-5433) the TFL call center. The call center is operational Monday through Friday from 8 a.m. to 11 p.m., Saturdays from 9 a.m. to 8 p.m. and Sunday 10 a.m. to 5:30 p.m. (Eastern Time). ■

Air Force Retiree News, Oct 13

TRICARE and Long-term Care

TRICARE Standard and TRICARE for Life (TFL) do not cover long-term custodial care. Medicare and TRICARE cover certain "medically-necessary" skilled nursing care either in a Skilled Nursing Facility (SNF) or at home. Such services are very different from long-term care services. Long-term care, also called "custodial or personal care," is for people who require permanent assistance in activities of daily living, such as eating, bathing, dressing and physical movement. Beneficiaries are solely responsible for paying for custodial services. Beneficiaries desiring such coverage may want to purchase long-term care insurance, but they will have to meet certain "medical underwriting conditions" as determined by an insurance carrier. ■

The Retired Officers Association Legislative Update, Aug 31

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Legislation Matters

The following summaries were compiled from The Retired Officers Association Legislative Action Center web site at <http://www.capwiz.com/issues/bills/>. All are still pending as of early December.

Health Care

Pre-Tax Health Premiums

S 1022/HR 2125 would let uniformed services retiree beneficiaries, their family members and survivors pay TRICARE Prime enrollment fees and TRICARE Standard supplemental insurance premiums with pre-tax dollars. Last year, a Presidential directive extended the same tax benefit to current Federal employees who participate in FEHBP. This bill would extend the same privilege to all active and retired servicemembers and federal civilians.

Long-Term Care Premium Deduction

S. 627/HR 831 would amend the Internal Revenue Code of 1986 to allow individuals a deduction for the cost of qualified long-term care insurance premiums, use of insurance under cafeteria plans, flexible spending arrangements, and a credit for individuals with long-term care needs.

Keep Health Care Promises

S 278/HR 179 would provide all [age 65 and over] uniformed services retirees and their families the opportunity to enroll in the Federal Employees Health Benefits Program (FEHBP-65) as an alternative to remaining in TRICARE for life. Members who entered the uniformed services prior to June 7, 1956 (the date the space available limitation was included in law) would be entitled to FEHBP without any premium payment; later entrants would pay premiums on the same basis as retired federal employees.

Part B Penalty Waiver

HR 2073 would waive Medicare Part B late enrollment penalties for military retirees until December 31, 2002. Also, it would create a special Medicare Part B enrollment period for military retirees through December 31, 2002. Normally, late enrollees can enroll only from January through March.

Expand FEHBP-65 Test

HR 779 would remove the geographic restrictions on participation of Medicare-eligible Department of Defense beneficiaries in the Federal Employees Health Benefits Program (FEHBP-65) Demonstration Project that began in January 2000. It would allow Medicare-eligible retirees and their families an alternative to remaining in TRICARE For Life that becomes operational on October 1, 2001.

Part B Premium/Tax Credit

HR 81 would allow Medicare-eligible retirees (eligible for uniformed services retired pay) and their spouses and survivors a tax credit equal to their Medicare Part B premium payments. It also would waive the Part B premium late enrollment penalty for qualifying retirees and spouses.

Retirement

Social Security Benefits Tax Relief

S 237/HR 122 would repeal the 1993 income tax increase on Social Security benefits. The Omnibus Budget Reconciliation Act of 1993 increased the amount of Social Security benefits subject to federal income tax from 50% to 85% of the Social Security annuity, depending on the annuitants' gross income. Enactment of this bill would reduce the federal income tax rate to 50%.

"Inverse Ratio" Concurrent Receipt

HR 65 would reduce the Department of Veterans Affairs' (VA) disability compensation offset to military retired pay in inverse proportion to degree of disability; veterans who are rated by the VA as 100 percent disabled would have no offset; 90 percent disabled, 10 percent offset; 80 percent disabled, 20 percent offset; 30 percent disabled, 70 percent offset; etc.

Survivor

Active Duty Death Survivor Benefit Plan (SBP)

S 1037 would extend Survivor Benefit Plan (SBP) coverage to the survivors of all active duty deaths. Current law penalizes those who die instantly on active duty versus those who will die imminently, but can be kept alive through extraordinary means long enough to be disability retired—thereby receiving SBP coverage for their dependents. This bill will consider all deaths in the line of duty as 100-percent disability retired.

Repeal SBP Age-62 Annuity Reduction

S 305/HR 1232 would eliminate the reduction in the SBP annuity for survivors age 62 and older. It would provide 55% of SBP-covered retired pay for all SBP-eligible survivors, regardless of age.

Increase SBP Age-62 Annuity

S 145/HR 548 This bill would increase the minimum Survivor Benefit Plan (SBP) annuity from 35% to 40% of SBP-covered retired pay for survivors age 62 and older, effective Oct. 1, 2001. It would further increase the post-62 annuity to 45% of SBP-covered retired pay as of Oct. 1, 2004 and to 55% as of Oct. 1, 2011. Retirees currently paying for supplemental SBP coverage (which raises the post-62 benefit) would see a proportional reduction in their SBP premium.

DIC For Remarriage After 55

HR 1108 would provide that the remarriage of the surviving spouse of a veteran after age 55 shall not bar the payment of veterans' dependency and indemnity compensation to which such spouse was previously entitled.

Paid-Up SBP

HR 699 would move up the current 2008 implementation date for 30-year paid-up Survivor Benefit Plan (SBP) coverage. Current law provides that members who have paid SBP premiums for at least 360 months and who also have attained age 70 will be able to stop paying SBP premiums while retaining SBP coverage for their survivors. This legislation would make the provision effective as of October 1, 2002. ■

Osan AB Retiree Activities Office

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Community Matters

RAO Calendar for 2002

Here is the RAO holiday/vacation schedule for the remainder of 2001 and for 2002. The summer vacation at the end of July is new this year and based on the very low level of activity experienced during this traditional Korean vacation period over the past several years.

Dec 24, 2001-Jan 2, 2002 (winter vacation)
Jan 21 Martin Luther King birthday
Feb 11-12-13 (Lunar New Year)
Feb 18 Presidents Day
May 27 Memorial Day
Jul 4-5 Independence Day
Jul 22-Aug 2 (summer vacation)
Sep 2 Labor Day
Sep 19-20 (Korean Thanksgiving)
Oct 14 Columbus Day
Nov 11 Veterans Day
Nov 29-29 Thanksgiving
Dec 23-Jan 3, 2003 (winter vacation)

Once each month on the second Tuesday, the RAO visits Seoul and provides services to Seoul area retirees and widows. On this day, the RAO can be found in the Army Community Services (ACS) Building, Community Room, from 0900-noon. Following is the 2002 schedule:

Jan 8
Feb (no visit due to Lunar New Year)
Mar 12
Apr 9
May 14
Jun 11
Jul 9
Aug 13
Sep 10
Oct 8
Nov 12
Dec 10

(Note: There is a possibility that Eighth Army will fund a Retirement Services Officer (RSO) position for Yongsan in 2002. If that occurs, the RAO may no longer need to visit Seoul. Information will be provided in future newsletters on the status of funding for the RSO position. And NO, I am not interested in taking the RSO job and working in Seoul.)

Osan AB Retiree Activities Office

Tax Offices

Following are the tax office phone numbers that were provided in 2001. Based on previous years, all or most of these numbers and locations should be the same for 2002.

Cp Casey	730-8693/031-869-8693	Bldg S-62
Yongsan	724-1040/02-7914-1040	Bldg 1167

Osan	784-6829/031-661-6829	Bldg 788
Cp Humphreys	753-8053/03-691-8053	Bldg 323
Cp Henry	768-66680/053-620-6680	Bldg 1805
Kunsan	782-4284/063-470-4284	Bldg 755
Cp Hialeah	763-3571/051-801-3571	ACS Bldg

Retirees interested in serving as a VITA (Volunteer Income Tax Assistance) representative to help people prepare their income tax forms should contact their local legal office.

Osan AB Retiree Activities Office

Keep Your Address Current

The Retiree Activities Office (RAO) maintains a mailing list of retirees for newsletter distribution. In addition, permission has been given to the RAO for on-line access to the names and addresses of Korea retirees in the Defense Finance and Accounting Service (DFAS) database. This access is provided to RAOs as part of a program known as Retired Address Finder (RAF), and is for official use only.

During a recent update of the RAO mailing list, a comparison was made with the RAF data and it was a painful process. The RAO database consists of just under 1,200 names. The RAF data shows over 1,500 names. Many of the names in RAF with Korea addresses are also on my list of names for undeliverable newsletters, meaning that the retirees have probably left Korea. A smaller number of names in the RAO list had non-Korea addresses shown in the RAF list.

Unfortunately, the RAO is not staffed to provide reminder service to individual retirees to update their address with DFAS. That's the responsibility of the individual. DFAS says that everyone should have the 1099-R by the end of January. With the current potential for mail delays, this might extend to mid-February for APO mail delivery. If you have not received your 1099-R by then, call the RAO (784-1441, or e-mail retact@osan.af.mil) to obtain a replacement. And don't forget to keep your address up-to-date ... please.

Osan AB Retiree Activities Office

RAO Pay Assistance to Retirees May Change

The Osan AB Retiree Activities Office (RAO) has been able to provide timely assistance for most pay matters to retirees who desire to make changes (address, allotment, etc.), or retirees with some other pay problems. This was made possible via e-mail contact with a single individual (civil service employee) at the Defense Finance and Accounting Service Cleveland Center (DFAS-CL).

Effective Oct 1, DFAS pay services were contracted to ACS, a civilian company. A three-month transition ends Jan 1 when ACS assumes responsibility for pay services. Retirees are reminded that they can do many of these actions on-line with the Employee/ Member Self-service System (EMSS). ■

Osan AB Retiree Activities Office

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Vets Info Matters

Web Links You Can Use

Need a Veterans Administration (VA) form?

<http://www.va.gov/forms>

Want to get your own copy of the latest edition of the VA Federal Benefits Handbook?

<http://www.va.gov/pubaff/fedben/01fedben.pdf>

(Note: To get the 2002 edition when it's published, simply change 01fedben.pdf to 02fedben.pdf. Or, if you want the 2000 edition, use 00fedben.pdf.)

Want to learn about the veterans' hiring preference?

<http://www.opm.gov/veterans/html/vetguide.htm>

Looking for a government job?

<http://www.usajobs.opm.gov>

Dept of Labor Employment and Training Service info at

<http://www.dol.gov/dol/vets>

Thinking of burial at Arlington National Cemetery?

<http://www.mdw.army.mil/fs-a02a.htm>

Want to know what military funeral honors are available?

<http://www.militaryfuneralhonors.osd.mil>

Need to get copies of military records and medals?

<http://www.nara.gov/regional/mpr.html> ■

2001 VA Federal Benefits Handbook

Laughing Matters

Quips and Quotes

"As far as the laws of mathematics refer to reality, they are not certain; and as far as they are certain, they do not refer to reality."
Albert Einstein

Taxes, n.: Of life's two certainties, the only one for which you can get an extension.

At the source of every error that is blamed on the computer, you will find at least two human errors, including the error of blaming it on the computer.

There are three ways to get something done:

1. Do it yourself.
2. Hire someone to do it for you.
3. Forbid your kids to do it.

A budget is just a method of worrying before you spend money, as well as afterward.

from the Internet ☺

The Director's Corner

Reflections on 2001

"Our lives have been changed forever." How many times have you heard that said since Sep 11? It's true, of course, but not necessarily with only the negative connotation assumed by so many. There's no denying that thousands of innocent lives were lost in the attack on the U.S. homeland. There's no denying that the property losses in the tens of billions of dollars will have a long-lasting effect on people directly and indirectly affected by the attack. There's no denying that many families will feel the effects of the loss for years to come.

But the other side of the coin is that much of what had made the U.S. great was reawakened on Sep 11. Complacency, invulnerability, social fragmentation and "balkanization" and the resulting "rage" incidents had become commonplace. That changed on Sep 11. "Me" has changed to "we." "What do I want" has changed to "what do you need." Much of the response has been that of an American people united, rather than fragmented into

competing groups seeking support for their individual and often selfish causes.

Patriotism is no longer a dirty word in most places. The flag has once again become the symbol of America United. The role of the military has returned to what it was always meant to be, *defense* against all enemies, foreign and domestic.

Most important of all that has returned to the U.S. is the recognition of the fragility of life and the importance of relationships. Family and friends have become valued again.

This Christmas season, many people will see their world with fresh eyes. Both Punee and I hope that you, your family and your friends will take the time to realize how important your relationships are and how easy it is to take a moment to thank God and those you love for what you have been given. Is there a relationship that needs fixing? Is there a resolution you need to make in the New Year that you've been promising but never quite gotten around to? Time is running out. Do it now.

Jack Terwiel

**RETIREE ACTIVITIES OFFICE
51 MSS/CVR
UNIT 2097
APO AP 96278-2097**

ADDRESS CORRECTION REQUESTED

DD Form 214 Warning

A military member had his identification stolen at the beginning of September. He received a call from a lady at American Express because someone had established credit with them (in his name) and was trying to cash a \$9,000 check in his name in early September, made out to a Arabic-sounding name.

The member later received a call from an investigator telling him that they finally tracked down the fellow who stole his identification. The guy is a lawyer and had a laptop computer with several thousand military names, SSN's and other information. Each military person was a separatee or retiree and their common link was that they had their DD Form 214 filed with a county clerk. He was told that this lawyer had accessed the DD 214 information through the public court computer system.

The courthouse clerk verified that although DD 214s were not put on their computers, they were public records. The clerk did say that they would verify the SSN (which of course you could look up on the public record first!).

A local military office was asked what a retiree would need to replace a lost ID card and specifically if a certified

court-copy of a DD 214 would suffice. They responded that they usually ask to see a picture ID, but would probably issue the ID card without it if the member had a certified copy of his DD 214. It appears that it would be easy for others to steal your identity and get a valid ID card to get access to military bases.

The down side to not filing the DD 214 with the county court is the hassle it can take to replace a lost DD 214. It can take months to get one replaced, if at all. The bottom line is safeguarding this important document. Use a safe deposit box, fireproof box at home, other family members not living with you, or other safe location not accessible to the public.

*condensed from an e-mail from
Naval Air Station, Memphis
Enlisted Retirements Branch*

**The Retiree Activities Office
extends wishes to everyone for
a very Merry Christmas and
Happy New Year**

continued ►